

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:

STEPHEN D GARNER

KARLA J MARTINEZ

CASE NO. 08 B 25456

CHAPTER 13

JUDGE: MANUEL BARBOSA

Debtor

SSN XXX-XX-6318

SSN XXX-XX-0686

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following
Final Report and Account of the administration of the estate pursuant to
11 USC 1302(b)(1).

1. The case was filed on 09/24/08 .
2. The case was converted to Chapter 7 without confirmation, 11/14/2008.
3. The Debtor paid a total of \$ 540.89 .

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
COUNTRYWIDE HOME LOANS	CURRENT MORTG	.00	.00	.00
COUNTRYWIDE HOME LOANS	MORTGAGE ARRE NOT FILED		.00	.00
TOYOTA MOTOR CREDIT CORP	SECURED VEHIC	.00	.00	.00
WACHOVIA DEALER SERVICES	SECURED VEHIC	.00	.00	.00
WFNNB/HARLEM FURNITURE	SECURED	.00	.00	.00
AMERICAN EXPRESS	UNSECURED	NOT FILED	.00	.00
ASPIRE VISA	UNSECURED	NOT FILED	.00	.00
ASPIRE VISA	UNSECURED	NOT FILED	.00	.00
BARCLAYS BANK DELAWARE	UNSECURED	NOT FILED	.00	.00
FIA CARD SERVICES	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE BANK	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE BANK	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE BANK	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE BANK	UNSECURED	NOT FILED	.00	.00
CHASE BANK USA	UNSECURED	NOT FILED	.00	.00
CHASE BANK USA	UNSECURED	NOT FILED	.00	.00
CHASE BANK USA	UNSECURED	NOT FILED	.00	.00
CHASE BANK USA	UNSECURED	NOT FILED	.00	.00
CITIBANK	UNSECURED	NOT FILED	.00	.00
CITIBANK	UNSECURED	NOT FILED	.00	.00

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
CREDIT FIRST	UNSECURED	NOT FILED	.00	.00
CREDIT ONE BANK	UNSECURED	NOT FILED	.00	.00
CREDITORS COLLECTION	UNSECURED	NOT FILED	.00	.00
FIRST PREMIER BANK	UNSECURED	NOT FILED	.00	.00
GEMB	UNSECURED	NOT FILED	.00	.00
GEMB	UNSECURED	NOT FILED	.00	.00
GEMB	UNSECURED	NOT FILED	.00	.00
HSBC	UNSECURED	NOT FILED	.00	.00
HSBC	UNSECURED	NOT FILED	.00	.00

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HSBC	UNSECURED	NOT FILED	.00	.00
HSBC	UNSECURED	NOT FILED	.00	.00
HSBC	UNSECURED	NOT FILED	.00	.00
HSBC	UNSECURED	NOT FILED	.00	.00
HSBC	UNSECURED	NOT FILED	.00	.00
NCO FINANCIAL SYSTEMS	UNSECURED	NOT FILED	.00	.00
CITIBANK	UNSECURED	NOT FILED	.00	.00
WASHINGTON MUTUAL CARD S	UNSECURED	NOT FILED	.00	.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	.00	.00	.00	.00	.00
PRINCIPAL PAID	.00	.00	.00	.00	.00
INTEREST PAID	.00	.00	.00	.00	.00
TOTAL PAID	.00	.00	.00	.00	.00
The Debtor's attorney, CHAD M HAYWARD				, was allowed \$.00
and was paid \$.00				

The Trustee received \$.00 .

Refunds to the Debtor totaled \$ 540.89 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 03/16/09

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE

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